

Retail Fees and Commissions List - July 2023

Current Product/Service	Prescribed Charge
1 Cards	
Credit/ Pre-paid/ ATM Cards Issuance Fees by card/category	
Visa Classic card issuance fees	KD30
Visa Gold card issuance fees	KD50
Visa Platinum card issuance fees	KD100
Visa Signature card issuance fees	KD75
Visa Infinite card issuance fees	KD100
1.1 Visa Corporate card issuance fees	KD150
Mastercard Classic card issuance fees	KD30
Mastercard Titanium card issuance fees	KD50
Mastercard Platinum issuance fees	KD100
Mastercard World card issuance fees	KD200
Mastercard World Elite fees	KD200
Prepaid Card issuance fees	KD10
Credit/ ATM Cards Renewal Fees by card/category	
Visa Classic Renewal fees	KD30
Visa Gold Renewal fees	KD50
Visa Platinum Card Renewal fees	KD100
Visa Signature card Renewal fees	KD75
Visa Infinite card Renewal fees	KD100
1.2 Visa Corporate card Renewal fees	KD150
Mastercard Classic Renewal fees	KD30
Mastercard Titanium Renewal fees	KD50
Mastercard Platinum Renewal fees	KD100
Mastercard World Renewal fees	KD200
Mastercard World Elite Renewal fees	KD200
Prepaid Card Renewal fees	KD10
Supplementary Credit Card Renewal Fees by card/category	
Visa Classic Renewal fees (Supplementary Card Issuance/Renewal)	KD15
Visa Gold Renewal fees (Supplementary Card Issuance/Renewal)	KD20
Visa Platinum Renewal fees (Supplementary Card Issuance/Renewal)	KD75
Visa Signature Renewal fees (Supplementary Card Issuance/Renewal)	KD30
Visa Infinite Renewal fees (Supplementary Card Issuance/Renewal)	KD75
1.3 Mastercard Classic Renewal fees (Supplementary Card Issuance/Renewal)	KD15
Mastercard Titanium Renewal fees (Supplementary Card Issuance/Renewal)	KD20
Mastercard Platinum Renewal fees (Supplementary Card Issuance/Renewal)	KD75
Mastercard World Renewal fees (Supplementary Card Issuance/Renewal)	KD100
Mastercard World Elite Renewal fees (Supplementary Card Issuance/Renewal)	KD100
PIN number reissuance fee	
1.4 PIN Reissuance for all cards (debit/credit/prepaid)	KD5
PIN Reissuance for Al Amil Cards	Free
Credit/Prepaid/ATM Card lost/theft reporting by Card/Category	
1.5 Credit Card lost/theft reporting	KD15
PIN/Credit/Prepaid/ATM card express mail delivery Fees	
1.6 Local PIN/credit/prepaid/ATM card delivery by express courier service	KD5
Overseas PIN/credit/prepaid/ATM Card delivery by express courier service	KD15
Commission on Debit/Outstanding Amount	
1.7 Fees on credit card outstanding debit balances	0.5% monthly + maximum contractual interest rate on KDLending transactions for a maximum of one year
Credit Card Late Payment Fees	0.75% of outstanding amount for all maturity dates at a minimum of KD3.500
Fees on Credit/Debit Cards that have not been received by the customer after months from issuance	
1.8 Non-received Card Fees only for newly issued debit/credit/prepaid cards	KD10 if the card was not received within 3 months of its issuance
Credit Card Limit (increase/decrease) fees change per customer request	
1.9 Credit Card limit change (all credit cards only)	KD5
Prepaid Card Issuance/ Renewal/Replacement/Recharge (KD, FC)	
Prepaid Card Recharge Fees (KD, FC)	Free
Replacement of Lost Credit Card	KD10
1.10 Replacement of Lost Pre-paid Card (in KD& FC)	KD5
Replacement of ATM (Debit Card)	KD5
Replacement of ATM (Debit Card) - Al Amil Account	KD1
Credit Card Instant Payment	500 fils for each instant payment transaction through Branch or CCC Staff
Prepaid Card Reload	500 fils for each reload transaction through branch or CCC Staff
Re-issuance/replacement of Mastercard World Elite Metal card	KD100
Other Credit Card Commissions	
Customer Copy of Sale Voucher	KD3 per copy
Credit Card Statement of Account request (from branch, or via CCC)	- KD2.5 for first page, KD1 per each following page
KDcash withdrawal from Prepaid Card	- 250 fils for withdrawal from ATMs of other banks - Free of charge for withdrawal from Gulf Bank ATMs
FC cash withdrawal from Prepaid Card	- USD 1, GBP 1, Euro 1, for withdrawal from ATMs of other banks, according to card currency. - Free of charge for withdrawal from Gulf Bank ATMs
1.11 Cash Withdrawal Commission via the issuer bank	5%
Cash Withdrawal Commission via other banks (local, international)	5%
Commission on quasi-cash transactions	
Commission on quasi-cash transactions through credit cards for all channels (locally and internationally)	5%
Commission on quasi-cash transactions through prepaid cards for all channels (internationally)	KD1 for each transaction
Commission on quasi-cash transactions through prepaid cards for all channels (locally)	250 Fils for each transaction
Easy Pay fees for credit card transactions	KD2 per transaction
2 Money Transfers	
KD/FC local Transfer/Swift Commission	
2.1 Telex/Swift transfer to local bank, debiting customer's KDaccount (amount below USD50,000)	KD5
Telex/Swift transfer to local bank, debiting customer's KDaccount (amount over USD50,000)	KD8
Telex transfer to local bank, debiting customer's KDaccount (amount over USD50,000)	KD10
Outbound Transfer Commissions (Swift) for GB/non-GB customers	
2.2 Telex transfer issuance fee	KD9
Telex transfer issuance fee (covered by correspondent bank)	KD12
Confirmation Commission on Transfer/Swift Issuance/Cancellation at customer's request	
2.3 Telex Transfer Cancellation Fees at the request of the customer	KD5
Money Transfer Issuance Confirmation Fee	KD5 telex fees
Money Transfer/Demand Draft Commissions	
2.4 KDDemand Draft Issuance	KD5
KDDemand Draft Cancellation	KD5
Transfer/Swift received and transferred to local/international banks in KD/FC	
2.5 Inbound Foreign Transfers (foreign transfers received by correspondent banks and transferred to customers' accounts with local/international banks)	Derived foreign exchange rate + telex charges KD6
Foreign cheques collection and negotiation	
2.6 Purchase of foreign transfers: Cash/deposit to KDaccount	Fee for 10 days (minimum KD2) + KD5
Cash in the same FC	Fee for 10 days (minimum KD2) + KD5
Foreign cheques for collection	KD7+ courier charge KD10

Current Product/Service	Prescribed Charge
Foreign Transfer received by telex to be credited to customer's account with the bank/with another bank paid in KDor USD in cash, paid in FC in cash.	
2.7 Credit to customer's GB account	KD2
Credit to customer's non-GB account	KD6
Paid in KDor USD in cash	KD2
Paid in FC in cash	KD2 + 1%
3 Standing Orders (SO)	
Monthly commission on SO within GB/local banks/local companies	
3.1 Transfer to installment companies (KFH & Facilities Co.)	KD2
Commission on SO Request/Amendment/Change/Stop	
3.2 SO application request (personal)	KD5
Commission on transfer between customer's accounts, or to account of other customer with the bank	
3.3 Commission on transfer between customer's accounts or to another customer's (within GB)	500 fils
Commission on transfer between customer's accounts (same customer within GB)	500 fils
Local or foreign transfer/swift commission	
3.4 Transfer to local bank	KD5
Overseas telex transfer	KD9
Foreign transfer with cover for local/overseas swift in FC or GCC currency	
3.5 Foreign transfer with telex cover	KD12
Transfer to charities and NGOs	
3.6 Transfer to charities	Free
Service establishing fee for deductions to commercial a/c & investment companies	KD10
Standing Order Service Establishing Fee for Accounts including Charity, NGO, government etc	KD5
Monthly deduction Amendment fee	KD1
Transfer fee to associations of public utility	250 fils
4 Cheques	
Cheque book issuance fees- Retail, according to category (25 leaves,50 leaves)	
Issuance of 1 cheque book (10 leaves)	
- From the branch	KD2
- Through the ATM	KD2
- Through the CCC	KD2
- Through online banking (e-gulfbank)	KD2
Issuance of 1 cheque book (25 leaves)	
- From the branch	KD5
- Through the ATM	KD5
- Through the CCC	KD5
- Through online banking (e-gulfbank)	KD5
Issuance of 1 cheque book (50 leaves)	
- From the branch	KD7
- Through the ATM	KD7
- Through the CCC	KD7
- Through online banking (e-gulfbank)	KD7
Cancellation Commission of Cheque Book (if not received by customer within a month)	
4.2 Cancellation Commission of Cheque Book not received by the customer	KD2
Cancellation Commission of lost/stolen Cheque Book	
4.3 Cancellation Commission of lost/stolen Cheque Book	KD10
Cheque stop payment commission	
4.4 KDCashier's Cheque issuance	KD5
Cancellation Commission certified cheque	
4.6 For insufficient funds	KD20
For other reasons	KD5
Commission on returned cheque for insufficient funds or other reasons	
4.7 For insufficient funds	KD20
For other reasons	KD5
Kuwaiti Dinar Cheques Cashing Fee	
4.8 Cash payment of cheque amounting to KD10,000 or more	KD2.5 - Elderly customers (60 years and older) and those with special needs are excluded
4.9 Cancellation of Kuwaiti Dinar banker's cheque	KD5
5 Safety Deposit Boxes	
Deposit lockers: Custody Service- Envelopes leased annually to keep private documents upon customer	
5.1 Safe Deposit Boxes Rental Commission depending on size/type/period	KD25 p.a.
Small-sized box	
For one year	KD30
Medium-sized box	
For one year	KD50
Large-sized box	
For one year	KD100
Largest size box	
For one year	KD200
Safe Deposit Boxes Rental Commission for Kuwait International Airport T1 depending on size/type/period	
Small-sized box	
For one week	KD15
For one month	KD30
Medium-sized box	
For one week	KD25
For one month	KD50
Replacement Commission for lost Key /damaged/ broken Box	
5.4 Key Replacement	KD50
6 Other service commissions	
Commission on Cash Withdrawal from branch of KD1000 or less for ATM cardholders	
6.1 (No commission is charged if the ATM is not working, and the service is free for elderly bank customers, disabled, blind and illiterate)	KD2
Commissions on Cash Withdrawal, Balance Inquiry from ATM of local banks or outside Kuwait	
Balance inquiry locally & internationally for all cards (debit/credit/prepaid)	50 fils
6.2 Cash withdrawal (from ATM of other banks) – Electron Card	100 fils
Overseas Cash withdrawal (debit/prepaid cards)	KD1 for each withdrawal transaction
Insufficient funds for local and international transactions on all cards (debit/credit/prepaid)	50 fils for local transactions 100 fils for international transactions
Commission on Signature validation/ Signature validation certificate	
6.3 Signature verification certificate	KD5
Any other certificate	KD5
Interactive Voice Response (IVR) Service	
6.4 This service allows transfer between the accounts of the same customer and to request telex account statement	Transfer fee between accounts of same customer is free Send account statement by fax free, free for following pages
Commission on Transfer from account to another within GB - Retail	
6.5 Transfer between customer's accounts (another customer account) from within the branch	KD1
Transfer between customer's accounts (same customer) from within the branch	KD1
Local transfer from one customer's account to another within via e-banking (e-gulfbank)	500 fils
Request for issuance/cancelation of bank POA	
6.6 Request for issuance/cancelation of bank POA	KD5
Utility Bills Payments for GB and non-GB customers (customs,others bills through e-banking).	
6.7 Customs	KD2 for Gulf Bank customers KD10 for non-Gulf Bank customers
Others	KD2 for Gulf Bank customers KD10 for non-Gulf Bank customers
SMS Service Set up and Renewal	
6.8 A. Mobile Banking (SMS) service for first year	Free
B. Mobile Banking (SMS) service renewal fee for each following year	Free

Current Product/Service	Prescribed Charge
6.9 Salary Deposit	
Credit of salaries to the accounts/manual transaction	KD1
Inquiry from branch on salary deposit to the account	KD1
6.10 Commission for failure to update Civil ID	KD1
7 Online Trading Fees	
7.1 Securities trading through online & mobile banking in Boursa Kuwait and Stock Exchanges in: Egypt - Saudia Arabia - United Arab Emirates - Oman - USA - Europe	The Bank charges KD5 one time upon opening the account The Bank will charge a fee of 500 fils per customer trade.
US Stock Online Trading	
- Service request	Free
- Stock fee (buy/sell)	USD 24.95
- Option fee (with finance margin)	USD 24.95
- Fee per contract	USD 2
- Broker assistance request fee	USD 39.95
Request for issuance of a replacement share certificate	KD5
Allocation of certification of succession to heirs and issuance of shares certificate	KD5
Request for issuance of replacement of a damaged share certificate	KD5
7.2 Request for share balance certificate	KD5
Request for share pledge	KD5
Request for merging a set of certificates	KD5
Request for mortgage writing-off	KD5
Shareholder's account activity inquiry	
Less than 10 years	KD10
10 years and over	KD50
Request transfer of share ownership	KD2
Authentication of share certificate	KD2
Cash FOREX	
7.3 Deposit to the account in the same currency, below KD100, or equivalent	KD1
Cash foreign currencies are purchased from customers to be deposited to their account with the bank in the same foreign currency	Cash deposit in the same account currency: ¼% Cash withdrawal from the same currency account: ¼% Request for issuance of draft/telex transfer against cash payment in the same currency: ¼% + service charge
8 Retail Online Banking	
Online local/overseas transfer	
Online local transfer	Free
8.1 Online overseas transfer	Free
Correspondent Bank Fees	*KD9
*Note that an additional amount will be deducted against correspondent bank charges if the claim is more than KD9	
Online cheque book issuance by category	
8.2 Issuance of 1 cheque book (10 leaves)	KD2
Issuance of cheque book (25 leaves)	KD5
Issuance of cheque book (50 leaves)	KD7
9 Accounts Commissions	
Frozen/Dormant Accounts Commissions	
9.1 Dormant (frozen) accounts are accounts with credit balances with no external activity (withdrawal/deposit) as customer fails to transact for over one year from the date of latest account activity	KD2 monthly, irrespective of the account balance up to date of account reactivation
Dormant/frozen account reactivation fee	KD5
Closure of account before/after a certain period	
9.2 Closure of account from within the branch:	
- If account closed before 3 months from opening	KD1
- If closed after 3 months from opening	Free
9.3 Monthly Account Maintenance Fees (Al Danah Account)	KD2 monthly if account balance drops below KD200 any day of the month
10 Bank Certificates Commissions	
Bank/Other Certificates Commissions	
10.1 Clearance Certificate	KD5
Issuance of customer financial position certificate for submittal to auditors (for less than 6 months)	KD5
Signature validation certificate	KD5
Any other certificate	KD5
Issuance of certificates to auditors (for over 6 months)	KD25
Customer financial position and liabilities certificate, issued upon customer request for submittal to auditors	
11 CCC Commissions	
11.1 Commission on Transfers between GB accounts	If same CIF, it is free. If different CIF (customer who has a POA/Guardian), free. No relation CIF is KD1
12 Commission on issuance of account statements and various advices	
Copy of Document	
12.1 Archive Documents	KD1 for each document less than 1 year
Additional copies of account statements, various advices, and other documents requested by customer	KD2 for each document from 1 year to 5 years KD5 for each document from 5 years to 10 years KD10 for each document over 10 years
Commission on account statement request (from branch, bank website (online banking) or CCC)	
12.2 Request account statement (from branch, ATM, bank website (online banking) or CCC)	KD2.500 for first page, and KD1 per each following page
Account statement for one month via CCC	500 fils
Account statement for three months by fax via CCC	KD1
Account statement for six months by fax via CCC	KD2
Account statement for one year by fax via CCC	KD5
12.3 Credit Card account statement request from CCC	
Credit Card account statement request via CCC	free
13 Installment deferral commission	
Installment deferral commission on any loans	
13.1 Housing loan	KD100
Any other loans	KD20
14 Deferral commission on Outstanding Installments	
Deferral commission on Monthly Installments (Installment and Consumer loans)	
14.1 Any other loans	KD20
Installment default Penalty applied according to amount category	
Installment default fees:	
Up to KD200	KD5
Up to KD500	KD10
Up to KD1000	KD15
Up to KD2000	KD25
Up to KD5000	KD50
Up to KD10000	KD100
Over KD10001	KD180
15 Loan interest rate	
15.1 Consumer loan	7.25%
15.2 Installment loan	7.25%
16 Treasury Transactions Commissions	
16.1 Request or collection of treasury bonds or bills for customer account	KD5
16.2 Buy/sell treasury bonds/bills for customer account	KD5
16.3 Maintain treasury bonds/bills at custody for customer account	KD25
16.4 Inquiry on transactions made six months ago or more	KD50
16.5 Inquiry on foreign exchange rates and fixed deposits six months ago or more	KD50
16.6 Cash margin trading account statement for one month	KD1 per page
16.7 Customer inquiry on non-receipt/payment	KD7